Case 17-50395-btb Doc 1 Entered 04/04/17 17:20:04 Page 1 of 21

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF NEVADA	=	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on	KARL	KATHLEEN
picture i example license	your government-issued picture identification (for	First name	First name
	example, your driver's license or passport).	Α.	 S.
	,	Middle name	Middle name
	Bring your picture identification to your	WOLSKI	 WOLSKI
	meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
	maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	xxx-xx-2058	xxx-xx-9531
	(ITIN)		

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Debtor 1 KARL A. WOLSKI
Debtor 2 KATHLEEN S. WOLSKI

Case number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	☐ I have not used any business name or EINs. DBA TAHOE NATURAL FOODS COMPANY Business name(s) EINs	■ I have not used any business name or EINs. Business name(s) EINs				
Where you live	1035 LYNN WAY	If Debtor 2 lives at a different address:				
	Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
	Douglas					
	County	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.					
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)				
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s)				

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	otor 2	KATHLEEN S. WO	LSKI				Case	number (if known)		
Par	t 2:	Tell the Court About	Your Bank	ruptcv Ca	ise					
7.	The Banl	chapter of the kruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choo	sing to file under	☐ Chap	ter 7						
			☐ Chap	ter 11						
			☐ Chap	ter 12						
			■ Chap	ter 13						
8.	How	you will pay the fee	abo ord a p	out how yo er. If your re-printed	ou may pay. Typically, attorney is submitting address.	if you are paying your payment on	the fee yourself, your behalf, you	you may pay with cash ir attorney may pay with	r local court for more details a, cashier's check, or money a credit card or check with	
					e in Installments (Offi		this option, sigr	n and attach the <i>Applica</i>	ation for Individuals to Pay	
			but app	is not req olies to you	uired to, waive your four four four four four four termily size and you	ee, and may do so are unable to pay	only if your inco	me is less than 150% of	oter 7. By law, a judge may, of the official poverty line that this option, you must fill out your petition.	
9.		you filed for	□ No.							
		ruptcy within the 8 years?	Yes.							
		•		District	NEVADA	When	6/07/16	Case number	16-50736-GWZ	
				District	NEVADA	When	5/25/12	Case number	12-51218-BTB	
				District		When		Case number		
10.		any bankruptcy	■ No							
	filed not f you,	s pending or being by a spouse who is iling this case with or by a business ner, or by an ate?	☐ Yes.							
				Debtor				Relationship to y	/ou	
				District		When		Case number, if	known	
				Debtor				Relationship to y	/ou	
				District		When		Case number, if	known	
11.		ou rent your lence?	■ No.	Go to I	ine 12.					
	1631	1011061	☐ Yes.	Has yo	our landlord obtained	an eviction judgme	ent against you a	and do you want to stay	in your residence?	
					No. Go to line 12.					
					Yes. Fill out <i>Initial Si</i> bankruptcy petition.	tatement About an	Eviction Judgm	ent Against You (Form	101A) and file it with this	

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	otor 1 KARL A. WOLSKI otor 2 KATHLEEN S. WO	LSKI		Case number (if known)			
Par	t 3: Report About Any Bu	sinesses	You Own as a Sole Propr	ietor			
12.	Are you a sole proprietor of any full- or part-time business?	□ No.	□ No. Go to Part 4.				
		Yes.	Yes. Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such		TAHOE NATURAL I				
	as a corporation, partnership, or LLC.		PO BOX 11715				
	If you have more than one sole proprietorship, use a		Zephyr Cove, NV 89	9448			
	separate sheet and attach		Number, Street, City, S	tate & ZIP Code			
	it to this petition.			box to describe your business:			
			_	siness (as defined in 11 U.S.C. § 101(27A))			
			☐ Single Asset Re	eal Estate (as defined in 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))			
			☐ Commodity Bro	ker (as defined in 11 U.S.C. § 101(6))			
			None of the abo	ove			
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can side addines. If you indicate that you are a small business debtor, you must attach your most recent balance shee operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow in 11 U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	I am not filing under Ch	apter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapte Code.	er 11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am filing under Chapte	er 11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4: Report if You Own or	Have Any	/ Hazardous Property or A	Any Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?	,			
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?				
	J			Number, Street, City, State & Zip Code			

	tor 1 KARL A. WOLSKI tor 2 KATHLEEN S. WO	LSK	<u> </u>			Case number (if known)	
ar	5: Explain Your Efforts t	o Re	ceive a Briefing About Credit Counseling				
		Abo	out Debtor 1:		Abo	out Debtor 2 (Spouse Only in a Joint Case):	
15.	Tell the court whether you have received a briefing about credit counseling.	You	I must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.		You ■	I must check one: I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	
	The law requires that you receive a briefing about credit counseling before		Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.			Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	
	you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to		I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.			I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	
	file. If you file anyway, the court can dismiss your case, you		Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.			Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	
will you cred	will lose whatever filing fee you paid, and your creditors can begin collection activities again.		I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver		f t r	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	
				of the requirement. To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances			To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
			required you to file this case. Your case may be dismissed if the court is			Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.	
			dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you		rece file cop	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.	
			developed, if any. If you do not do so, your case may be dismissed.			Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	
			Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.			I am not required to receive a briefing about credit	
			I am not required to receive a briefing about credit counseling because of:		Ц	counseling because of:	
				Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.			Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
			Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.			■ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
			Active duty. I am currently on active military duty in a			Active duty. I am currently on active military duty in a military	

Voluntary Petition for Individuals Filing for Bankruptcy

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a

motion for waiver credit counseling with the court.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

combat zone.

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	tor 1 KARL A. WOLSKI tor 2 KATHLEEN S. WO	LSKI		Case numbe	er (if known)			
Part	6: Answer These Questi	ions for R	eporting Purposes					
16.	What kind of debts do you have?	16a.	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.		ss debts? Business debts are debts at or through the operation of the busi				
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe that	at are not consumer debts or busines	s debts			
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. Go	to line 18.				
	Do you estimate that after any exempt property is excluded and	☐ Yes.		u estimate that after any exempt prope to distribute to unsecured creditors?	erty is excluded and administrative expenses?			
	administrative expenses are paid that funds will		□ No					
	be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do	1 -49		1 ,000-5,000	2 5,001-50,000			
	you estimate that you owe?	☐ 50-99		☐ 5001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than100,000			
		☐ 100-1 ☐ 200-9		10,001-25,000	□ More marrioo,000			
19.	How much do you	\$0 - \$	50.000	□ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion			
	estimate your assets to be worth?	□ \$50,00	01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
			001 - \$500,000 001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion☐ More than \$50 billion			
20.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion			
	estimate your liabilities to be?		001 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion			
		_ ` `	001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
		— \$500,						
Part	7: Sign Below							
For	you	I have ex	amined this petition, and I declare u	nder penalty of perjury that the inforn	nation provided is true and correct.			
				aware that I may proceed, if eligible, vailable under each chapter, and I ch	under Chapter 7, 11,12, or 13 of title 11, noose to proceed under Chapter 7.			
			rney represents me and I did not partit, I have obtained and read the notic	y or agree to pay someone who is no ce required by 11 U.S.C. § 342(b).	t an attorney to help me fill out this			
		I request	relief in accordance with the chapte	r of title 11, United States Code, spec	cified in this petition.			
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection w bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 13 and 3571.						
		/s/ KAR	L A. WOLSKI	/s/ KATHLEEN S				
			A. WOLSKI e of Debtor 1	KATHLEEN S. V Signature of Debto				
		Executed	Ion April 4 2017	Evacuted on Am	ril 4 2017			
		∟>€CUIG0	April 4, 2017 MM / DD / YYYY	Executed on Apr	// DD / YYYY			

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Debtor 1 KARL A. WOLSK KATHLEEN S. W	-	Case number (if known)		
For your attorney, if you are represented by one	I, the attorney for the debtor(s) named in this petitio under Chapter 7, 11, 12, or 13 of title 11, United Sta for which the person is eligible. I also certify that I h	ates Code, and have	explained the relief available under each chapter	
If you are not represented by an attorney, you do not need to file this page.	and, in a case in which § 707(b)(4)(D) applies, certi schedules filed with the petition is incorrect.	fy that I have no know	vledge after an inquiry that the information in the	
	/s/ Kevin A. Darby, Esq.	Date	April 4, 2017	
	Signature of Attorney for Debtor		MM / DD / YYYY	
	Kevin A. Darby, Esq.			
	Printed name			
	DARBY LAW PRACTICE			
	Firm name			
	4777 CAUGHLIN PARKWAY			
	RENO, NV 89519			
	Number, Street, City, State & ZIP Code			
	Contact phone 775.322.1237	Email address	kevin@darbylawpractice.com	
	NV7670			
	Bar number & State			

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Fill in t	this informatio	on to identify you	r case:			
Debtor	1 K	(ARL A. WOLSI	KI			
	Fi	irst Name	Middle Name Last Name			
Debtor		KATHLEEN S. W				
(Spouse i	if, filing) Fi	irst Name	Middle Name Last Name			
United	States Bankru	ptcy Court for the:	DISTRICT OF NEVADA			
Casan	umbor					
(if known)					☐ Check	if this is an
					amend	led filing
0		000				
	al Form 10	-				
Sche	edule D:	Creditors	Who Have Claims Secure	ed by Property	/	12/15
is neede			f two married people are filing together, both are out, number the entries, and attach it to this form.			
1. Do an	y creditors have	e claims secured by	your property?			
	No. Check this	box and submit th	is form to the court with your other schedules.	You have nothing else to	report on this form.	
	Yes. Fill in all o	of the information b	pelow.			
Part 1:	List All Se	cured Claims				
			nore than one secured claim, list the creditor separate	Column A	Column B	Column C
for each	claim. If more the	han one creditor has	a particular claim, list the other creditors in Part 2. As all order according to the creditor's name.		Value of collateral that supports this claim	Unsecured portion If any
コンココ	ushmore Lo	an Mgmt	Describe the managery that accuracy the claims	\$585,861.90	Unknown	Unknown
	er reditor's Name		Describe the property that secures the claim: Real Estate Mortgage			
			iteal Estate Mortgage			
1:	5480 Laguna	a Canyon Rd	As of the data you file the claim is a surface of			
S			As of the date you file, the claim is: Check all that apply.			
	vine, CA 926		Contingent			
N	umber, Street, City,	State & Zip Code	Unliquidated			
Who ov	wes the debt?	Check one	Disputed Nature of lien. Check all that apply.			
_	tor 1 only	CCO. CC.	☐ An agreement you made (such as mortgage or s	secured		
_	tor 2 only		car loan)			
_	tor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
_		ebtors and another	☐ Judgment lien from a lawsuit			
	ck if this claim r	relates to a	Other (including a right to offset)			
con	nmunity debt					
Date de	ebt was incurred	Opened 04/07 Last Active 1 9/29/14	Last 4 digits of account number 6884	ı.		
			·			
2.2 V	Vfhe		Describe the property that secures the claim:	\$189,066.00	Unknown	Unknown
Cr	reditor's Name		Credit Line Secured			
D	Doy 24557	,	As of the date you file, the claim is: Check all that			
	o Box 31557 Billings, MT 5		apply.			
	umber, Street, City,		☐ Contingent ☐ Unliquidated			
140			☐ Disputed			
Who ov	wes the debt?	Check one.	Nature of lien. Check all that apply.			
■ Debt	tor 1 only		☐ An agreement you made (such as mortgage or s	secured		
☐ Debt	tor 2 only		car loan)			
Debt	tor 1 and Debtor	2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At le	ast one of the de	ebtors and another	☐ Judgment lien from a lawsuit			

Official Form 106D

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Debtor 1	KARL A. V	VOLSKI			Case number (if know)		
	First Name	Middle Na	ame	Last Name		_	
Debtor 2	KATHLEE	N S. WOLSKI					
	First Name	Middle Na	ame	Last Name			
	if this claim re unity debt	lates to a	Other (in	cluding a right to offset)			
Date debt	was incurred	Opened 4/26/07 Last Active 3/30/12	Last	4 digits of account number	1998		
		•		nis page. Write that number hue totals from all pages.	iere:	\$774,927.90	-
	at number here	•	uie uoliai vai	ue totais iroin all pages.		\$774,927.90	<u>)</u>

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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	Case 17-30393-bib	DOC 1 Littered 04/04/17	17.20.04 Fd	ge 10 01 21	
Fill in this infor	mation to identify your case:				
Debtor 1	KARL A. WOLSKI				
		dle Name Last Name			
Debtor 2	KATHLEEN S. WOLSKI				
(Spouse if, filing)	First Name Mic	dle Name Last Name			
United States Ba	ankruptcy Court for the: DISTRI	CT OF NEVADA			
Case number					
(if known)				☐ Check	if this is an
				amen	ded filing
O#: -: -! F	400E/E				
Official For					40/45
	E/F: Creditors Who Ha	ve Unsecured Claims r creditors with PRIORITY claims and Part 2			12/15
Schedule D: Credi	itors Who Have Claims Secured by Pr ntinuation Page to this page. If you h	s (Official Form 106G). Do not include any o operty. If more space is needed, copy the P ave no information to report in a Part, do no	art you need, fill it out,	number the entries	in the boxes on the
Part 1: List A	All of Your PRIORITY Unsecured	Claims			
1. Do any credit	tors have priority unsecured claims a	gainst you?			
☐ No. Go to	Part 2.				
Yes.					
identify what to possible, list the	ype of claim it is. If a claim has both price	tor has more than one priority unsecured claim rity and nonpriority amounts, list that claim here g to the creditor's name. If you have more than m, list the other creditors in Part 3.	e and show both priority a	nd nonpriority amour	nts. As much as
(For an explar	nation of each type of claim, see the inst	ructions for this form in the instruction booklet.)			
			Total claim	Priority amount	Nonpriority amount
CALIF	ORNIA FRANCHISE TAX				
BOARI		Last 4 digits of account number	\$4,883.04	\$0.00	\$4,883.04
,	reditor's Name X 942867	When was the debt incurred?			
	nento, CA 94267-0651	Then was the dest mounted.		-	
	Street City State Zlp Code	As of the date you file, the claim is: Chec	k all that apply		
Who incurre	ed the debt? Check one.	☐ Contingent			
Debtor 1	only	☐ Unliquidated			
Debtor 2	only	Disputed			
Debtor 1	and Debtor 2 only	Type of PRIORITY unsecured claim:			
☐ At least o	one of the debtors and another	☐ Domestic support obligations			
☐ Check if	this claim is for a community debt	■ Taxes and certain other debts you owe t	he government		
Is the claim	subject to offset?	☐ Claims for death or personal injury while	•		
■ No		☐ Other. Specify	•		
☐ Yes					-

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	or 1 KARL A. WOLSKI KATHLEEN S. WOLSKI		Case number (if know)		
2.2	INTERNAL REVENUE SERVICE	Last 4 digits of account number	\$66,490.94	\$0.00	\$66,490.94
	Priority Creditor's Name P.O. Box 21126	When was the debt incurred?			,
	DPN 781 Philadelphia, PA 19114				
	Number Street City State Zlp Code	As of the date you file, the claim is:	Check all that apply		
,	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	☐ At least one of the debtors and another	☐ Domestic support obligations			
	☐ Check if this claim is for a community debt	■ Taxes and certain other debts you	owe the government		
	Is the claim subject to offset?	☐ Claims for death or personal injury	while you were intoxicated		
	No	Other. Specify			
	☐ Yes				
4. Li ur th	Yes. ist all of your nonpriority unsecured claims in the nsecured claim, list the creditor separately for each claim one creditor holds a particular claim, list the other art 2.	laim. For each claim listed, identify what t	ype of claim it is. Do not list claims already	y included in P	art 1. If more
				Total cla	aim
4.1	AMERICAN EXPRESS	Last 4 digits of account number	7553		\$10,262.00
	Nonpriority Creditor's Name ATTN: SPECIAL RESEARCH PO BOX 981540 EI Paso, TX 79998	When was the debt incurred?	10/2006		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did n	iot	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	■ Other. Specify CREDIT CA	RD		

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	2 KATHLEEN S. WOLSKI		Case number (if know)	
4.2	AMERICAN EXPRESS	Last 4 digits of account number	5783	\$5,158.00
	Nonpriority Creditor's Name ATTN: SPECIAL RESEARCH PO BOX 981540	When was the debt incurred?	10/2006	
	El Paso, TX 79998 Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify CREDIT CA	RD	
4.3	Amex	Last 4 digits of account number	6413	\$10,319.00
_	Nonpriority Creditor's Name		Opened 07/14 Leet Active	_
	Po Box 297871 Fort Lauderdale, FL 33329	When was the debt incurred?	Opened 07/14 Last Active 2/29/16	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Credit Card		
4.4	BANK OF AMERICA	Last 4 digits of account number	4329	\$45,379.00
	Nonpriority Creditor's Name 4060 OGLETOWN/STANTON ROAD Newark, DE 19713	When was the debt incurred?	6/1987	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin		
	Yes	Other. Specify CREDIT CA	RD	

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	2 KATHLEEN S. WOLSKI		Case number (if know)	
4.5	Barclays Bank Delaware	Last 4 digits of account number	4189	\$4,605.00
	P.o. Box 8803 Wilmington, DE 19899	When was the debt incurred?	Opened 07/14 Last Active 9/29/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	■ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.6	CAPITAL ONE, N.A.	Last 4 digits of account number	3581	\$8,577.00
	Nonpriority Creditor's Name PO BOX 30285	When was the debt incurred?	12/2008	
	Salt Lake City, UT 84130 Number Street City State Zlp Code	As of the date you file, the claim i	s. Chack all that apply	
	Who incurred the debt? Check one.	As of the date you me, the claim	5. Спеск ан шасарру	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify CREDIT CA	RD	
4.7	CBA COLLECTION BUREAU	Last 4 digits of account number	5736	\$187.00
	Nonpriority Creditor's Name PO BOX 5013 Hayward, CA 94540	When was the debt incurred?	2/2010	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	and and address similar 1111	
	■ No	Debts to pension or profit-sharin		
	Yes	Other. Specify AMERICA I	N ATTORNEY DS WATERS OF NC.	

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	2 KATHLEEN S. WOLSKI		Case number (if know)	
4.8	CHARTER COMMUNICATIONS Nonpriority Creditor's Name PO BOX 60188 Los Angeles, CA 90060 Number Street City State Zlp Code	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim i	s: Check all that apply	\$200.00
	Who incurred the debt? Check one.	• •		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify UTILITIES		
4.9	Chase Card	Last 4 digits of account number	8884	\$4,763.00
	Nonpriority Creditor's Name		Opened 09/12 Last Active	
	Po Box 15298 Wilmington, DE 19850	When was the debt incurred?	12/09/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	■ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
4.1	Citi	Last 4 digits of account number	2086	\$5,544.00
	Nonpriority Creditor's Name Pob 6241 Sioux Falls, SD 57117	When was the debt incurred?	Opened 05/13 Last Active 10/26/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	■ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	

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	or 2 KATHLEEN S. WOLSKI		Case number (if know)	
4.1	Discover Fin Svcs Llc	Last 4 digits of account number	5602	\$4,264.00
	Nonpriority Creditor's Name Po Box 15316 Wilmington, DE 19850	When was the debt incurred?	Opened 07/14 Last Active 11/06/15	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	■ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	■ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card		
4.1	DISCOVER FINANCIAL	Last 4 digits of account number	6985	\$9,000.00
	Nonpriority Creditor's Name ATTN: BANKRUPTCY DEPARTMENT PO BOX 3025	When was the debt incurred?	4/2008	
	A3054 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	☐ Debts to pension or profit-sharin	n plans, and other similar debts	
	☐ Yes	■ Other. Specify CREDIT CA		
4.1	JEFFERSON CAPITAL SYSTEMS LLC Nonpriority Creditor's Name	Last 4 digits of account number		\$475.64
	PO BOX 7999 Saint Cloud, MN 56302	When was the debt incurred?		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i		
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	□ Yes	■ Other. Specify CREDIT CA	• •	
	· ==	- Other, Specify		

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JOHN MAGGI	Last 4 digits of account number		\$15,000.00
Nonpriority Creditor's Name PO BOX 805826	When was the debt incurred?		
Chicago, IL 60680 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify PERSONAL	LOAN	
Kohls/capone	Last 4 digits of account number	4018	\$724.00
Nonpriority Creditor's Name	_		
N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	When was the debt incurred?	Opened 05/13 Last Active 2/02/17	
lumber Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
☐ Check if this claim is for a community	☐ Student loans		
lebt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify Charge Acc	count	
Southwest Credit Syste	Last 4 digits of account number	9174	\$166.00
Nonpriority Creditor's Name 4120 International Parkway Carrollton, TX 75007	When was the debt incurred?	Opened 4/26/16	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
Debtor 1 and Debtor 2 only	☐ Disputed		
\square At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt s the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify Collection	Attorney T-Mobile	

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Debto Debto	or 1 KARL A. WOLSKI or 2 KATHLEEN S. WOLSKI	Case number (if know)			
4.1 7	Sunrise Credit Service	Last 4 digits of account number	2258	\$1,113.00	
	Nonpriority Creditor's Name 234 Airport Plaza Blvd S Farmingdale, NY 11735	When was the debt incurred?	Opened 12/16		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	Debtor 1 only	☐ Contingent			
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Collection	Attorney At T Mobility		
4.1	Td Bank Usa/targetcred Nonpriority Creditor's Name	Last 4 digits of account number	3566	\$201.00	
	Po Box 673 Minneapolis, MN 55440	When was the debt incurred?	Opened 05/13 Last Active 2/11/17		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Credit Card	<u> </u>		
4.1 9	WELLS FARGO BANK Nonpriority Creditor's Name	Last 4 digits of account number	7418	\$0.00	
	PO BOX 6995 Portland, OR 97228-6995	When was the debt incurred?	1/2012		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply		
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:		
	Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not		
	No	Debts to pension or profit-sharin	g plans, and other similar debts		
	☐ Yes	■ Other. Specify CHECKING	• •		
	☐ res	Other. Specify	ACCOUNT		

Part 3: List Others to Be Notified About a Debt That You Already Listed

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

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Debtor 1 KARL A. WOLSKI Debtor 2 KATHLEEN S. WOLSKI		Case number (if know)	
Name and Address FIA CARD SERVICES PO BOX 15102 Wilmington, DE 19886	Line 4.4 of (Check one):	2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part	2 did you list the original creditor?	
OAK HARBOR CAPITAL VI LLC	Line 4.6 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
C/O WEINSTEIN AND RILEY PS 1001 WESTERN AVENUE, SUITE 400 South WA 08121		Part 2: Creditors with Nonpriority Unsecured Claims	
Seattle, WA 98121	Last 4 digits of account number		

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 71,373.98
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 71,373.98
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 125,937.64
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 125,937.64

KARL A. WOLSKI KATHLEEN S. WOLSKI 1035 LYNN WAY Zephyr Cove, NV 89448

Kevin A. Darby, Esq. DARBY LAW PRACTICE 4777 CAUGHLIN PARKWAY RENO, NV 89519

AMERICAN EXPRESS Acct No xxx7553 ATTN: SPECIAL RESEARCH PO BOX 981540 El Paso, TX 79998

AMERICAN EXPRESS Acct No xxx5783 ATTN: SPECIAL RESEARCH PO BOX 981540 El Paso, TX 79998

Amex Acct No xxxxxxxxxxx6413 Po Box 297871 Fort Lauderdale, FL 33329

BANK OF AMERICA Acct No xxx4329 4060 OGLETOWN/STANTON ROAD Newark, DE 19713

Barclays Bank Delaware Acct No xxxxxxxxxx4189 P.o. Box 8803 Wilmington, DE 19899

CALIFORNIA FRANCHISE TAX BOARD PO BOX 942867 Sacramento, CA 94267-0651

CAPITAL ONE, N.A.
Acct No xxx3581
PO BOX 30285
Salt Lake City, UT 84130

CBA COLLECTION BUREAU Acct No xxx5736 PO BOX 5013 Hayward, CA 94540

CHARTER COMMUNICATIONS PO BOX 60188
Los Angeles, CA 90060

Chase Card
Acct No xxxxxxxxxxx8884
Po Box 15298
Wilmington, DE 19850

Citi Acct No xxxxxxxxxxxx2086 Pob 6241 Sioux Falls, SD 57117

Discover Fin Svcs Llc Acct No xxxxxxxxxxx5602 Po Box 15316 Wilmington, DE 19850

DISCOVER FINANCIAL
Acct No xxx6985
ATTN: BANKRUPTCY DEPARTMENT
PO BOX 3025
43054

FIA CARD SERVICES Acct No xxx4329 PO BOX 15102 Wilmington, DE 19886

INTERNAL REVENUE SERVICE P.O. Box 21126 DPN 781 Philadelphia, PA 19114

JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 Saint Cloud, MN 56302

JOHN MAGGI PO BOX 805826 Chicago, IL 60680

Kohls/capone Acct No xxxxxxxxxxx4018 N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

OAK HARBOR CAPITAL VI LLC Acct No xxx3581 C/O WEINSTEIN AND RILEY PS 1001 WESTERN AVENUE, SUITE 400 Seattle, WA 98121

Rushmore Loan Mgmt Ser Acct No xxxxxxxxx6884 15480 Laguna Canyon Rd S Irvine, CA 92618 Southwest Credit Syste Acct No xxxx9174 4120 International Parkway Carrollton, TX 75007

Sunrise Credit Service Acct No xxxxxxxx2258 234 Airport Plaza Blvd S Farmingdale, NY 11735

Td Bank Usa/targetcred Acct No xxxxxxxxxxx3566 Po Box 673 Minneapolis, MN 55440

WELLS FARGO BANK Acct No xxxxxx7418 PO BOX 6995 Portland, OR 97228-6995

Wfhe
Acct No xxxxxxxxxxxx1998
Po Box 31557
Billings, MT 59107